

AUTOMATED BILL PAYING SYSTEM

ABSTRACT OF THE DISCLOSURE

A creditor has provision for sending transaction data including amount due data to a debtor's E-Mail address. A computer at the debtor's site receives the transaction data with the amount due data and displays an amount due in a line item on an electronic video screen for approval by the debtor. The computer is responsive to an act by the debtor which indicates approval by the debtor of the amount due and sends approval data of the amount due to a bank's E-Mail address where the debtor has a bank account for paying bills. At the bank site the bank has a computer for receiving the approval data of the amount due and debits the bank account by the amount due and sends credit amount data to the creditor's E-Mail address which at least partially satisfies the amount due by the debtor. At the creditor's site a computer receives the credit amount data and credits the debtor's account by at least a portion of the amount due. At the debtor's site the debtor can select a line item that corresponds to an item number, a category column in the selected line item, insert a category item in the category column, sort the line items by categories and then display the result on a video screen.